

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML LAW GROUP, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
First Guaranty Mortgage Corporation

In Re:		
	Shachara Adams	Debtor
	Karlyle Adams	Co-Debtor



Order Filed on October 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 19-30019 ABA

Chapter: 13


Hearing Date: 10/06/2020

Judge: Andrew B. Altenburg Jr.

**ORDER VACATING STAY
AND CO-DEBTOR STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: October 6, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Upon the motion of First Guaranty Mortgage Corporation, under Bankruptcy Code Sections 362(a) and 1301 (c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as, 196 Queen Anne Dr., Williamstown NJ
08094**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor Stay is vacated.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

rev. 7/12/16

In re:
Shachara Adams
Debtor(s)

Case No. 19-30019-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 06, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2020:

Recip ID	Recipient Name and Address
db	+ Shachara Adams, 196 Queen Anne Drive, Williamstown, NJ 08094-2980

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor First Guaranty Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mark K. Smith	on behalf of Debtor Shachara Adams markksmithlaw@aol.com Romasmith@aol.com
Robert P. Saltzman	on behalf of Creditor First Guaranty Mortgage Corporation c/o Rushmore Loan Management Services dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Date Rcvd: Oct 06, 2020

Form ID: pdf903

Total Noticed: 1

TOTAL: 6